



PTO/SB/08A (10-01)

Approved for use through 10/31/2002.OMB 0851-0031

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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Complete If Known			
		Application Number	09/886,916		
		Filing Date	June 21, 2001		
		First Named Inventor	Jessica Burney, et al.		
		Art Unit	2164		
		Examiner Name	To Be Assigned		
Sheet	1	of	1	Attorney Docket Number	J2167.0305

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
DK	AA	U.S. 5,832,460	11/03/1998	Bednar et al.	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				
DK	BA	WO 98/15925	04/16/1998			
DK	BB	WO 96/31965	10/10/1996			
DK	BC	JP 11102404 A (English abstract only)	04/13/1999			
DK	BD	WO 99/10823	03/04/1999			

¹ Applicant's unique citation designation number (optional). ² See attached Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the application number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS				
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²	
DK	CA	Michele Marrinan, "First Union, Open Market Hit the Internet", Bank Systems & Technology, Vol. 32, No. 5, pgs. 6,8,10 (1995)		
DK	CB	Sumitomo Bank Co., Ltd. Product Brochure "Sumitomo's receipt of money verification service (March 1999)		
DK	CC	Copy of Japanese Office Action dated August 10, 2004		x
Examiner Signature	/Daniel Kesack/		Date Considered	09/26/2006

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.



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		Examiner Name	Unassigned
Sheet	2 of 2	Attorney Docket Number	72167.000305

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS				
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
DK		European Search Report (EP 01 94 6675) dated July 26, 2005	<input type="checkbox"/>	<input type="checkbox"/>
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EXAMINER SIGNATURE /Daniel Kesack/	DATE CONSIDERED 09/26/2006
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